

Template Letter: Disputing a Debt You Don't Recognise

Use this to request verification without acknowledging liability.

[Your Name]

[Your Address]

[Postcode]

[Date]

To: [Debt Collection Company Name]

[Address]

[Postcode]

Re: Account Reference [Insert Ref Number]

Dear Sir/Madam,

I am writing in relation to the above account, which you claim is owed by me.

I do not recognise this debt and do not acknowledge liability for it. I am requesting further information to help clarify the nature and origin of the alleged debt.

Please provide the following:

- A full breakdown of the amount claimed and how it was calculated
- A copy of the original credit agreement (where applicable)
- **Evidence of your legal right to pursue this debt, including confirmation of any assignment or transfer**
- The name of the original creditor and the original account number

Please treat this as a formal request under the relevant sections of the Consumer Credit Act 1974 and the FCA's CONC rules. This letter should not be treated as an admission of liability or an acknowledgement of the debt in any form.

I would appreciate your response in writing.

Yours faithfully,

[Your Signature (if posting)]

[Your Name (printed)]
